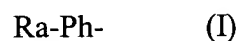


IN THE SPECIFICATION:

Please replace the paragraph beginning at page 4, line 9, with the following rewritten paragraph:

(5) a water-borne urethane resin composition for forming a microporous layer as described in (4), wherein said nonionic emulsifier has a structure represented by the following structural formula (I):



wherein R is an alkyl, a C₁ to C₉ alkyl, aryl or alkylaryl group; a represents an integer of 1 to 3; and Ph represents a phenyl ring residue.